# IX. Determination of Eligibility and Amount

## A. Eligibility Formula

An applicant is eligible to receive assistance when:

- 1. He/she meets the non-financial eligibility factors listed in Section C below; and
- 2. The applicant's basic maintenance need, as determined under Section E below, exceeds his/her available income (Section F below) plus available liquid assets (Section D below). If available income and available liquid assets exceed the basic maintenance need (as determined by the guideline amounts), the applicant is not eligible for general assistance. If the need exceeds the available income/assets, the amount of assistance granted to the applicant shall be the difference between the two amounts, in the absence of circumstances deemed by the Public Assistance Administrator to justify an exception.

## **B.** Legal Standard and Interpretation

"Whenever a person in any town is poor and unable to support himself he shall be relieved and maintained by the overseers of public welfare of such town, whether or not he has residence there." RSA 165:1.

- 1. An applicant cannot be denied assistance because he/she is not a resident. See Section X.
- 2. "Whenever" means at any or whatever time that person is poor and unable to support him or herself.
  - **a.** The Public Assistance Administrator, or a person authorized to act on his/her behalf, shall be available during normal business hours.
  - **b.** The eligibility of any applicant for general assistance shall be determined no later than five (5) working days after the application is submitted. If the applicant has an emergency need, then assistance for such emergency need shall be immediately provided in accordance with Section VI (D)(1), (2).
  - **c.** Assistance shall begin as soon as the applicant is determined to be eligible.
- **3.** "Poor and unable to support" means that an individual lacks income and available liquid assets to adequately provide for the basic maintenance needs of him/herself or family as determined by the guidelines.
- **4.** "Relieved" means an applicant shall be assisted to meet those basic needs.

# C. Non-Financial Eligibility Factors

- **1. Age.** General assistance cannot be denied any applicant because of the applicant's age; age is not a factor in determining whether or not an applicant may receive general assistance. Minor children are assumed to be the responsibility of their parent(s) or legal guardian(s), unless circumstances warrant otherwise.
- **2. Support Actions.** No applicant or recipient shall be compelled, as a condition of eligibility or continued receipt of assistance, to take any legal action against any other person. The Town of Francestown may pursue recovery against legally liable persons or governmental units. See Section XVI.
- **3. Eligibility for Other Categorical Assistance.** Recipients who are, or may be, eligible for any other form of public assistance must apply for such assistance immediately, but no later than seven days after being advised to do so by the Public Assistance Administrator. Failure to do so may render the recipient ineligible for assistance and subject to action pursuant to Section XIII of these guidelines. No person receiving Old Age Assistance (OAA) or Aid to the Permanently and Totally Disabled (APTD), under RSA 167 or 161, shall at the same time be eligible for general assistance, except for emergency medical assistance as defined in Section IX (E)(8)(a) of these guidelines. RSA 167:27.
- **4. Employment.** An applicant who is gainfully employed, but whose income and assets are not sufficient to meet necessary household expenses, may be eligible to receive general assistance. However, recipients who without good cause refuse a job offer or referral to suitable employment, participation in the workfare program, or who voluntarily leave a job without good cause may be ineligible for continuing general assistance in accordance with the procedures for suspension outlined in the guidelines. The Public Assistance Administrator shall first determine whether there is good cause for such refusal, taking into account the ability and physical and mental capacity of the applicant, transportation problems, working conditions that might involve risks to health or safety, lack of adequate child care, or any other factors that might make refusing a job reasonable. These employment requirements shall extend to all adult members of the household.
- 5. Registration with the New Hampshire Department of Employment Security (NHES) and Work Search Requirements. All unemployed recipients and adult members of their households shall, within seven days after having been granted assistance, register with NHES to find work and must conduct a reasonable, verified job search as determined by the Public Assistance Administrator. Each recipient must apply for employment to each employer to whom he/she is referred by the Public Assistance Administrator. These work search requirements apply unless the recipient and each other adult member of the household is:
  - **a.** Gainfully employed full-time;
  - **b.** A dependent 18 or under who is regularly attending secondary school;
  - **c.** Unable to work due to illness or mental or physical disability of him/herself or another member of the household, as verified by the Public Assistance Administrator; or
  - **d.** Is solely responsible for the care of a child under the age of five. RSA 165:31,III. A recipient responsible for the care of a child aged five to twelve shall not be excused from work search requirements, but shall be deemed to have good cause to refuse a job requiring work during hours the child is not usually in school, if there is no responsible person available to provide care, and it is verified by the Public Assistance Administrator that no other care is available.

The Public Assistance Administrator shall give all necessary and reasonable assistance to ensure compliance with registration and work requirements, including the granting of allowances for transportation and work clothes. Failure of a recipient to comply with these requirements without good cause will be reason for denial of assistance.

- **6. Students.** Applicants who are college students not available for or refusing to seek full-time employment are not eligible for general assistance.
- **7. Non-Citizens.** The welfare officer may, in his/her sole discretion, provide limited assistance to non-citizens not otherwise eligible for general assistance.
  - **a.** A non-citizen who is not:
    - A qualified alien under 8 USCA 1641,
    - A non-immigrant under the federal Immigration and Nationality Act, or
    - An alien paroled into the United States for less than one year under 8 USCA 1182(d)(5)

is not eligible for general assistance from the municipality. 8 USCA 1621(a).

- **b.** Qualified aliens include aliens who are lawfully admitted for permanent residence under the Immigration and Nationality Act (8 USCA 1101 et seq.), aliens who are granted asylum under that act, certain refugees, and certain battered aliens. 8 USCA 1641.
- **c.** A non-citizen who is not eligible for general assistance may be eligible for state assistance with health care items and services that are necessary for the treatment of an emergency medical condition, which is defined as a medical condition (including emergency labor and delivery) manifesting itself by acute symptoms of sufficient severity (including severe pain) such that the absence of immediate medical attention could reasonably be expected to result in:
  - Placing the patient's health in serious jeopardy;
  - Serious impairment to bodily functions; or
  - Serious dysfunction of any bodily organ or part. 8 USCA 1621(b) and 42 USCA 1396(v)(3).
- **d.** A non-citizen may also be eligible for general assistance for treatment of an emergency medical condition, pursuant to Section IX(E)(8)(a) of these guidelines.
- **e.** Non-citizen applicants for general assistance may be required to provide proof of eligibility. 8 USCA 1625.
- **8. Property Transfers.** No applicant who is otherwise eligible shall receive such assistance if he/she has made an assignment, transfer, or conveyance of property for the purpose of rendering him/herself eligible for assistance within three years immediately preceding his/her application. RSA 165:2-b.
- **9. Employment of Household Members.** The employment requirements of these guidelines, or participation in the workfare program, shall be required for all adults aged 18 to 65 years residing in the same household, except those regularly attending secondary school or employed on a full-time basis, who are:
  - **a.** Members of the recipient's household;

- b. Legally liable to contribute to the support of the recipient and/or children of the household; and
- **c.** Not prevented from maintaining employment and contributing to the support of the household by reason of physical or mental disability or other justifiable cause as verified by the Public Assistance Administrator.

The Public Assistance Administrator may waive this requirement where failure of the other household members to comply is not the fault of the recipient and the Public Assistance Administrator decides it would be unreasonable for the recipient to establish a separate household. RSA 165:32.

- **10. Disqualification for Voluntary Termination of Employment.** Any applicant eligible for assistance who voluntarily terminated employment shall be ineligible to receive assistance for 90 days from the date of employment termination, provided the applicant:
  - a. Has received local welfare within the past 365 days; and
  - **b.** Has been given notice that voluntary termination of employment without good cause could result in disqualification; and
  - **c.** Has terminated employment of at least 20 hours per week without good cause within 60 days of an application for local welfare; and
  - d. Is not responsible for supporting minor children in his/her household; and
  - e. Did not have a mental of physical impairment which caused him/her to be unable to work.

Good cause for terminating employment shall include any of the following: discrimination, unreasonable work demands or unsuitable employment, retirement, leaving a job in order to accept a bona-fide job offer, migrant farm labor or seasonal construction, and lack of transportation or child care. An applicant shall be considered to have voluntarily terminated employment if the applicant fails to report for work without good cause. An applicant who is fired or resigns from a job at the request of the employer due to applicant's inability to maintain the employer's normal work productivity standard shall not be considered to have voluntarily terminated employment. RSA 165:1-d.

#### D. Available Assets

- 1. Available Liquid Assets. Cash on hand, bank deposits, credit union accounts, securities and retirement plans (i.e., IRA's, deferred compensation, Keogh's, etc.) are available liquid assets. Insurance policies with a loan value, and non-essential personal property, may be considered as available liquid assets when they have been converted into cash. The Public Assistance Administrator shall allow a reasonable time for such conversion. However, tools of a trade, livestock and farm equipment, and necessary and ordinary household goods are essential items of personal property which shall not be considered as available assets.
- **2. Automobile Ownership.** The ownership of one automobile by an applicant/recipient or his/her dependent does not affect eligibility if it is essential for transportation to seek or maintain employment, to procure medical services or rehabilitation services, or if its use is essential to the maintenance of the individual or the family.

- **3. Insurance.** The ownership of insurance policies does not affect eligibility. However, when a policy has cash or loan value, the recipient will be required to obtain and/or borrow all available funds, which shall then be considered available liquid assets.
- **4. Real Estate.** The type and amount of real estate owned by an applicant does not affect eligibility, although rent or other such income from property shall be considered as available to meet need. Applicants owning real estate property, other than that occupied as their primary residence, shall be expected to make reasonable efforts to dispose of it at fair market value. Applicants shall be informed that a lien covering the amount of any general assistance they receive shall be placed against any real estate they own. RSA 165:28.

#### E. Standard of Need

The basic financial requirement for general assistance is that an applicant be poor and unable to support him/herself. An applicant shall be considered poor when he/she has insufficient available income/assets to purchase either for him/herself or dependents any of the following.

- **1. Shelter.** The amount to be included as "need" for shelter is the actual cost of rent or mortgage necessary to provide shelter in that municipality. Such cost shall be determined in accordance with subparagraph 11 below. See Appendix A.
  - a. Shelter Arrearages. Shelter arrearages will be included in the "need" formula if, and only if, such payment is necessary to prevent eviction or foreclosure or to protect the health and safety of the household. However, if the amount of such mortgage or rental arrearage substantially exceeds the cost of alternative, available housing which complies with local health and housing code standards, or if the payment of arrears will not prevent eviction or foreclosure, the Public Assistance Administrator may instead authorize payment of security deposit, rent, and/or reasonable relocation expenses for such alternative housing if, under the circumstances of the case, it is reasonable to do so and would not cause undue hardship to the applicant household. Alternative housing may include transitional housing as an option.
  - **b. Security Deposits**. Security deposits may be included in the 'need' formula if, and only if, the applicant is unable to secure alternative shelter for which no security deposit is required or is unable to secure funds, either him/herself or from alternative sources, for payment of the deposit. Any security deposit provided by the general assistance program which is returned under RSA 540-A:7 shall be returned to the municipality, not the recipient.
  - **c. Relative Landlords.** Whenever a relative of an applicant is also the landlord for the applicant, a financial analysis shall be made in accordance with RSA 165:19.
- **2. Utilities.** When utility costs are not included in the shelter expense, the most recent outstanding monthly utility bill will be included as part of "need" by the Public Assistance Administrator. Arrearages will not normally be included in "need" except as set forth below.

**NOTE**: The New Hampshire Public Utilities Commission (PUC) has established comprehensive rules governing the provision of some utility services. Generally speaking, the PUC governs electric, telephone, water, and sewer; it does not govern any municipal utilities, propane tanks, or fuel oil. With

the exception of telephone, the rules are consistent across utilities. These rules and regulations cover the initiation of service, payment arrangements, termination of service, the terms of restoration of service, the requirement of deposits, municipal guarantees and guarantees from other third parties. There are special rules as to winter termination. The Public Assistance Administrator should be familiar with these rules in order to ensure that needs are properly met at the lowest available cost. The PUC has a toll-free consumer assistance number: 800/852-3793.

- **a.** Arrearages. Arrearages will not be included except when necessary to ensure the health and safety of the applicant household or to prevent termination of utility service where no other resources or referrals can be utilized. In accordance with the rules of the PUC relating to electric utilities, arrearages for electric service need not be paid if the Public Assistance Administrator notifies the electric company that the Town of Francestown guarantees payment of current electric bills as long as the recipient remains eligible for general assistance.
- **b. Restoration of Service.** When utility service has been terminated and the Public Assistance Administrator has determined that alternative utility service is not available and alternative shelter is not feasible, arrearages will be included in "need" when restoration of service is necessary to ensure the health and safety of the applicant household. The Public Assistance Administrator may negotiate with the utility for payment of less than the full amount of the arrears and/or may attempt to arrange a repayment plan to obtain restoration of service.

When electric service has been terminated and restoration is required, arrearages may either be included as set forth in the above paragraph, or may be paid in accordance with a reasonable payment plan entered into by the applicant and the electric company. The Public Assistance Administrator may hold the recipient accountable for the payment arrangement for as along as the recipient continues to request general assistance on a regular basis. Payment of a payment plan may be a required element of a notice of decision or case plan.

**c. Deposits.** Utility security deposits will be considered as "need" if, and only if, the applicant is unable to secure funds for the payment of the deposit and is unable to secure

utility service without a deposit. Such deposits shall, however, be the property of the Town of Francestown.

- **3. Food.** The amount included as "need" for food purchases will be in accordance with the most recent standard food stamp allotment, as determined under the food stamp program administered by the New Hampshire Department of Health and Human Services. An amount in excess of the standard food allotment may be granted if one or more members of the household needs a special diet, as verified by the Public Assistance Administrator, the documented cost of which is greater than can be purchased with the family's allotment of food stamps. Food vouchers may not be used for magazines, newspapers, plants, cards, children's toys, alcoholic beverages or mixes, tobacco, expensive luxury foods such as lobster, shrimp, crabmeat, expensive premium cuts of meat, gourmet food, cases of soda, expensive bakery or deli items, batteries, film, hairspray, mousse or gel, after shave or cologne, office supplies, lighters, VCR/DVD/CD/Cassette Tapes, or pet food. A register receipt must be supplied to the Town of Francestown for all purchases made with a food voucher. All other items including paper products are allowed.
- **4. Household Maintenance Allowance.** Applicants may include, in calculating "need," the cost of providing personal and household necessities in an amount not to exceed these guidelines, as determined in accordance with subparagraph 11 below. (See Appendix A.) Need allowance for diapers shall be calculated based on usage. A household maintenance voucher will be issued for non food allowed purchases. A receipt must be supplied to the Town of Francestown for all purchases made with a household maintenance voucher.
- **5. Telephone.** If the absence of a telephone would create an unreasonable risk to the applicant's health or safety (as verified by the Public Assistance Administrator), or for other good cause as determined by the Public Assistance Administrator, the lowest available basic monthly rate will be budgeted as "need." While payments will not be made for telephone bills, under exceptional circumstances where no other source of assistance is available payments may be made to maintain basic telephone service.
- **6. Transportation.** If the Public Assistance Administrator determines that transportation is necessary (e.g., for health or medical reasons, to maintain employment, or to comply with conditions of assistance) "need" should include the costs of public transportation, where available. If, and only if, the transportation need cannot be reasonably provided by alternative means, such as public transportation or volunteer drivers, a reasonable amount for car payments and gasoline should be included as part of "need" when determining eligibility or amount of aid.
- **7. Maintenance of Insurance.** In the event that the Public Assistance Administrator determines that the maintenance of medical insurance is essential, an applicant may include as "need" the reasonable cost of such premiums.
- **8.** Emergency and Other Expenses. In the event that the applicant has the following current expenses, the actual cost shall be included as emergency and other expenses to determine eligibility and amount of assistance:
  - **a. Medical Expenses.** The Public Assistance Administrator shall not consider including amounts for medical, dental or eye services unless the applicant can verify that all other potential sources have been investigated and that there is no source of assistance other than local welfare. Other sources to be considered shall include state and federal programs, local and area clinics, area service organizations and area hospital indigent programs designed for such needs. When an applicant requests medical service, prescriptions, dental service or eye service, the local Public Assistance Administrator may require

verification from a doctor, dentist or person licensed to practice optometry in the area, indicating that these services are absolutely necessary and cannot be postponed without creating a significant risk that the applicant's well being will be placed in serious jeopardy.

- b. Legal Expenses. Except for those specifically required by statute, no legal expenses will be included.
- **c.** Clothing. If the applicant has an emergency clothing need which cannot be met in a timely fashion by other community resources (i.e.: Salvation Army, Red Cross, church group), the expense of reasonably meeting that emergency clothing need will be included.
- **9.** Unusual Needs Not Otherwise Provided For in These Guidelines. If the Public Assistance Administrator determines that the strict application of the standard of need criteria will result in unnecessary or undue hardship (e.g. needed services are inaccessible to the applicant), such official may make minor adjustments in the criteria, or may make allowances using the emergency need standards stated in Section VI(D)(2) of these guidelines. Any such determination, and the reasons therefore, shall be stated in writing in the applicant's case record.
- **10. Shared Expenses.** If the applicant/recipient household shares shelter, utility, or other expenses with a non-applicant/recipient (i.e.: is part of a residential unit), then need should be determined on a pro rata share, based on the total number of adults in the residential unit (e.g.: three adults in residential unit, but only one applies for assistance—shelter need is 1/3 of shelter allowance for household of three adults).
- 11. Payment Levels for Allowable Expenses. When adopting these guidelines, the municipal governing body shall establish payment levels for various allowable expenses which shall be based on actual local market conditions and costs. The payment levels shall be reviewed by the Public Assistance Administrator annually and modifications presented to the municipal governing body where market conditions have changed. RSA 165:1, II.

#### F. Income

In determining eligibility and the amount of assistance, the standard of need shall be compared to the available income/assets. Computation of income and expenses will be by the week or month. The following items will be included in the computation:

- 1. Earned Income. Income in cash or in-kind earned by the applicant or any member of the household through wages, salary, commissions, or profit, whether self-employed or as an employee, is to be included as income. Rental income and profits from items sold are considered earned income. With respect to self-employment, total profit is arrived at by subtracting business expenses from gross income in accordance with standard accounting principles. When income consists of wages, the amount computed should be that available after income taxes, social security and other payroll deductions required by state, federal, or local law, court ordered support payments and child care costs, and work related clothing costs have been deducted from income. Wages that are trusteed, or income similarly unavailable to the applicant or applicant's dependents, should not be included.
- **2. Income or Support from Other Persons.** Contributions from relatives or other household members shall be considered as income only if actually available and received by the applicant or recipient. The income of non-household members of the applicant's residential unit shall not

be counted as income. (Expenses shared with non-household members may affect the level of need, however. See Section IX(E)(10) regarding determination of need in cases of non-household residential units.)

#### 3. Income from Other Assistance or Social Insurance Programs.

- **a.** State categorical assistance benefits, OASDI payments, Social Security Payments, VA benefits, unemployment insurance benefits, and payment from other government sources shall be considered income.
- **b.** Food Stamps cannot be counted as income pursuant to federal law. (7 USC 2017(b))
- c. Fuel assistance cannot be counted as income pursuant to federal law. (42 USC 8624(f)(1))
- **4. Court-Ordered Support Payments.** Alimony and child support payments shall be considered income only if actually received by the applicant or recipient.
- **5. Income from Other Sources.** Payment from pension, trust funds, and similar programs shall be considered income.
- **6. Earnings of a Child.** No inquiry shall be made into the earnings of a child 14 years of age or less unless that child makes a regular and substantial contribution to the family.
- **7. Option to Treat a Qualified State Assistance Reduction as Deemed Income.** The Public Assistance Administrator may deem as income all or any portion of any qualified state assistance reduction pursuant to RSA 167:82,VIII. The following criteria shall apply to any action to deem income under this section. RSA 165:1-e.
  - **a.** The authority to deem income under this section shall terminate when the Qualified State Assistance Reduction no longer is in effect.
  - **b.** Applicants for general assistance may be required to cooperate in obtaining information from the Department of Health and Human Services as to the existence and amount of any Qualified State Assistance Reduction. No applicant for general assistance may be considered to be subject to a Qualified State Assistance Reduction unless the existence and amount has been confirmed by the Department of Health and Human Services.
  - **c.** The Public Assistance Administrator shall provide the applicant with a written decision which sets forth the amount of any deemed income used to determine eligibility for general assistance.
  - **d.** Whenever necessary to prevent an immediate threat to the health and safety of children in the household, the Public Assistance Administrator shall waive that portion, if any, of the Qualified State Assistance Reduction as necessary.

#### G. Residents of Shelters for Victims of Domestic Violence

### and Their Children

An applicant residing in a shelter for victims of domestic violence and their children who has income, and owns resources jointly with the abusive member of the applicant's household, shall be required to cooperate with the normal procedures for purposes of verification. Such resources and income may be excluded from eligibility determinations unless the applicant has safe access to joint resources at the time of application. The verification process may be completed through an authorized representative of the shelter of residence. The normal procedures taken in accordance with these guidelines to recover assistance granted shall not delay such assistance.